

MAY 30 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Lauer et al.

Examiner: Cassandra Hope Davis

Serial No.: 10/804,796

Group Art Unit: 3611

Filed: March 18, 2004

Docket: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the February 28, 2006 Office Action, Applicants hereby elect to place the application in condition for allowance by accepting subject matter deemed allowable in the Office Action. Accordingly, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.